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Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois	
(State) Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yoursel	f	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	Edna First name	First name
Write the name that is on your government-issued picture identification (for example, your driver's license or passport	Middle name Horton	Middle name Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
All other names you have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification numbe (ITIN)	XXX - XX- 2425 OR 9 XX - XX-	xxx - xx or 9 xx - xx

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De	ebtor 1 Edna First Name	Horton Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		7034 S. Normal Number Street	Number Street
		Chicago Illinois 60621	
		City State Zip Code Cook	City State Zip Code
		County	County
		If your mailing address is different from the one	If Debtor 2's mailing address is different from yours,
		above, fill it in here. Note that the court will send any notices to you at this mailing address.	fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Edna		Horton	Case number (if kno	pwn)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy Cas	;e		
7. The chapter of the Bankruptcy Code you are choosing to file under		escription of each, see <i>Notice Req</i>). Also, go to the top of page 1 and		
8. How you will pay the fee	more details about he cashier's check, or m may pay with a credit I need to pay the fee Individuals to Pay You I request that my fee judge may, but is not the official poverty lire.	ow you may pay. Typically, if you noney order If your attorney is t card or check with a pre-printer in installments. If you choose our Filing Fee in Installments (Coe be waived (You may request t required to, waive your fee, and that applies to your family siden, you must fill out the Application.	ou are paying the submitting you ed address. e this option, signofficial Form 103 this option only and may do so onlize and you are uses.	the clerk's office in your local court for e fee yourself, you may pay with cash, in payment on your behalf, your attorney an and attach the <i>Application for AA</i>). If you are filling for Chapter 7. By law, a lay if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9. Have you filed for bankruptcy within the last 8 years?	No. Yes. District District District	WhenWhenWhen	MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	<u>W</u> hen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to lir			b you want to stay in your residence? St You (Form 101A) and file it with

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Debtor 1 Edna Horton __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Edna
 Horton
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Edna Horton Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Edna Horton Signature of Debtor 1 Signature of Debtor 2 Executed on _ 2/3/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Edna		Horton	Case number (if)	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the Iso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 3	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the i	nformation in the sched	ules filed with the petition is incorrect.
attorney, you do not	•	, ,		•
need to file this page.	/s/ Sean McNulty		Date	2/3/2017
	Signature of Attorney	or Debtor	M	M / DD / YYYY
	,			
	Sean McNulty			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	anua		
	Street	and c		
	-			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3128374030	Email address	smcnulty@semradlaw.com
			_	
			Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Edna		Horton
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
Case number (If known)	-		(State)

	Check if	this	is	an
_	amende	d filir	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
O to d to A/D D to to d (O/Firit Form 400A/D)	
. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
Ta. Sopy line so, Total lear estate, from <i>Schedule TVB</i>	\$11,700.00
1b. Copy line 62, Total personal property, from Schedule A/B	Ψ11,700.00 —————————————————————————————————
1c. Copy line 63, Total of all property on Schedule A/B	\$11,700.00
art 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$17,741.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	Ψ17,7 41.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$12,312.00
	\$30,053.00
Your total liabilities	<u> </u>
Part 3: Summarize Your Income and Expenses	
art 3: Summarize Your Income and Expenses	\$2,523.12
Summarize Your Income and Expenses Schedule I: Your Income (Official Form 106I)	\$2,523.1 \$1,948.0

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Deb	tor 1	Edna		Horton	Case number (if known)	
		First Name	Middle Name	Last Name		
Part	4:	Answer These Question	ns for Administrativ	ve and Statistical Reco	rds	
6. A	re yo	ou filing for bankruptcy und	er Chapters 7, 11, or	13?		
г	¬ N	o You have nothing to repor	t on this part of the for	m. Check this box and subm	it this form to the court with your other sche	dules
L			ton and part of and ion		,	uu
Ŀ	✓l Y	es.				
7. W	/hat	kind of debt do you have?				
Į.	/ Y	our debts are primarily cor	nsumer debts. Consun	ner debts are those incurred I	by an individual primarily for a personal,	
_	fa	amily, or household purpose.	11 U.S.C. § 101(8). Fil	Il out lines 8-10 for statistical	purposes. 28 U.S.C. § 159.	
		our debts are not primarily nis form to the court with you		ı have nothing to report on tl	his part of the form. Check this box and sub	mit
		the Statement of Your Cut 122A-1 Line 11; OR, Form			nthly income from Official	\$377.04
9.	Сор	y the following special cat	egories of claims fron	n Part 4, line 6 of Schedule	e E/F:	
	Fro	m Part 4 on Schedule E/F,	copy the following:		Total claim	
	9a.	Domestic support obligations	(Copy line 6a.)		\$0.00	
	9b.	Taxes and certain other debts	s you owe the governm	ent. (Copy line 6b.)	\$0.00	
	90	Claims for death or personal	inium while you were in	toxicated (Copy line 6c.)	\$0.00	
		•		toxioatea. (Copy in Coo.)	\$0.00	
	9d.	Student loans. (Copy line 6f.)			φυ.υυ ——————————————————————————————————	
		Obligations arising out of a serity claims. (Copy line 6g.)	eparation agreement or	divorce that you did not repo	ort as \$0.00	
	04 5	Dalata da manaian anno 61 ale	ada a alama anad a Octobrio	insilan dahar (Oama line Ob.)	\$0.00	
	9ī. l	Debts to pension or profit-sha	aring plans, and other s	imilar debts. (Copy line 6h.)		

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to i	dentify your c	ase:					
Debtor 1	Edno				Horton			
Deptor I	Edna First Nam	е	Middle N	Name	Last Nam	e		
Debtor 2 (Spouse, if fi	ling) First Name	_	Mininia N	la	L ant Name			
	- Thorrach		Middle N	vame	Last Nam			
	ates Bankruptcy	Court for the:	Northern		District of Illino (Stat			
Case num (If known)	1ber							
Officia	al Form 10)6A/B						Check if this is an amended filing
	dule A/B		rtv					12/1
In each ca category v responsibl write your	ategory, separa where you think le for supplying name and cas	tely list and o it fits best. I correct infor e number (if k	lescribe items. L Be as complete a mation. If more s known). Answer e	nd ac pace very	ccurate as possible. is needed, attach a question.	If two married people	nan one category, list the are filing together, both as form. On the top of any a	are equally
			•			g, land, or similar prop		
	No. Go to Part Yes. Where is the	2	ultable illelest	iii aii	y residence, bullum	g, rand, or similar prop	erty.	
1.1	Street address,	if available, or	other description	Wh	at is the property? (Single-family home Duplex or multi-unit		the amount of any secu	claims or exemptions. Put ared claims on <i>Schedule D:</i> aims Secured by Property.
				Ħ	Condominium or coo	•	Current value of the entire property?	Current value of the portion you own?
				H	Land	one nome		
	Number S	treet		H	Investment property		Describe the nature of interest (such as fee s	
	City	State	Zip Code		Timeshare Other		the entireties, or a life	
				Wh one		the property? Check	Check if this is co	ommunity property
					Debtor 1 only		ш	
					Debtor 2 only			
					Debtor 1 and Debtor	•		
				Ш	At least one of the de			
					perty identification	wish to add about this number <u>:</u>	item, such as local	
If you	own or have mo	ore than one, li	st here:					
1.2				Wh	at is the property? (Check all that apply.	Do not deduct secured the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D:</i>
1.2	Street address,	if available, or	other description	H	Single-family home Duplex or multi-unit	huilding		aims Secured by Property.
				H	Condominium or cod	J	Current value of the	Current value of the
				H	Manufactured or mol	•	entire property?	portion you own?
				H	Land			
	Number S	treet		Ħ	Investment property		Describe the nature of interest (such as fee s	
	City	State	Zip Code		Timeshare Other		the entireties, or a life	
	o.i,	Otato	p	Wh.		the property? Check	Check if this is co (see instructions)	ommunity property
					Debtor 1 only			
					Debtor 2 only			
				H	Debtor 1 and Debtor	2 only		
				Ħ	At least one of the de	ebtors and another		
					er information you perty identification	wish to add about this number <u>:</u>	item, such as local	

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Debtor 1	Edna First Name	Middle Name	Horton Last Name	Case number	(if known)	
1.3	et address, if available, or ot		What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
		[] [] [] 0	Vho has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another information you wish to add a	other	Check if this is co (see instructions) Such as local	mmunity property
	the dollar value of the po ve attached for Part 1. Wi	rtion you own for a ite that number he	.	uding any entries	s for pages	
Do you ow		equitable interest	in any vehicles, whether they are	-	-	
•	ans, trucks, tractors, sport ut		also report it on Schedule G: Executo cycles	ry Contracts and I	Unexpired Leases.	
3.1	Make Model: Year:	Hyundai Elantra 2014 58842	Who has an interest in the propone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:	30042	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community		Current value of the entire property? \$7925.00	Current value of the portion you own? \$7925.00
3.2	Make Model: Year:		who has an interest in the propone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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101 1	Edna First Name	Middle Name	Horton Last Name	Case number	ei (<i>II KNOWII)</i>	
0.0		- Wilddie Name			De col dedect consid	-1-1 P
3.3	Make Model:	-	Who has an interest in the pone.	property? Check	Do not deduct secured the amount of any secu	•
	Year:		Debtor 1 only		Creditors Who Have Cla	
	Approximate mileage:					, , ,
	. 1-1		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 on	ly	entire property?	portion you own?
			At least one of the debtors	and another		
			Check if this is commun	ity property (see		
			instructions)			
3.4	Make		Who has an interest in the p	property? Check	Do not deduct secured	
	Model:		one.		the amount of any secu	
	Year:		Debtor 1 only		Creditors Who Have Cla	ilms Securea by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 on	ly	entire property?	portion you own?
			At least one of the debtors	and another		
			Check if this is commun	ity property (see		
			instructions)			
Exar	nples: Boats, trailers, motors No	•	er recreational vehicles, other t, fishing vessels, snowmobiles, n	•		
Exar	nples: Boats, trailers, motors No Yes	•		notorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make	•	t, fishing vessels, snowmobiles, n Who has an interest in the p	notorcycle accessori	Do not deduct secured	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	t, fishing vessels, snowmobiles, n Who has an interest in the p one.	notorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	t, fishing vessels, snowmobiles, n Who has an interest in the p one. Debtor 1 only	notorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only	notorcycle accessori property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule lims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors	property? Check ly s and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on	property? Check ly s and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule lims Secured by Propert Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is commun	property? Check ly s and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property Current value of the portion you own?
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors instructions)	property? Check ly s and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. Fored claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the p	property? Check ly s and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. Pared claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is commun instructions) Who has an interest in the pone.	property? Check ly s and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. Pared claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the pone. Debtor 1 only	oroperty? Check s and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Clate Creditors Who Have Clate Creditors Who Have Clate Creditors Control of the secured the amount of any secu Creditors Who Have Clate Control of the secured the secur	red claims on Schedule lims Secured by Propert Current value of the portion you own? claims or exemptions. F red claims on Schedule lims Secured by Propert
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only	oroperty? Check ly s and another ity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule ims Secured by Property Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	property? Check ly s and another ity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule ims Secured by Property Current value of the

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De	ebtor 1		Horton Case number (if know	vn)
		First Name	Middle Name Last Name	
Pa	rt 3:	Describe Y	our Personal and Household Items	
D	o you	own or hav	re any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
			and furnishings diances, furniture, linens, china, kitchenware	
V		Describe	Misc. Household Goods	\$350.00
		tronics bles: Television	s and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music	
✓	Yes.	Describe	Misc. Electronics	\$125.00
		•	lue and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; bin, or baseball card collections; other collections, memorabilia, collectibles	
$\overline{\mathbf{V}}$	No Yes.	Describe		
	,			
	-	oles: Sports, ph	orts and hobbies notographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoo ks; carpentry tools; musical instruments	es
✓	No			
	Yes.	Describe		
	0. Fire Examp		les, shotguns, ammunition, and related equipment	
✓	No			
	Yes.	Describe		
			clothes, furs, leather coats, designer wear, shoes, accessories	
Щ	No	D "b		
⊻	res.	Describe	Used Clothing	\$225.00
		•	jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, er	
Ш	No			
✓	Yes.	Describe	Misc. Jewelry	\$50.00
	Examp	n-farm animal oles: Dogs, cat	s, birds, horses	
	No Yes.	Describe		
1	4. Δm	v other nersor	nal and household items you did not already list, including any health aids you did not li	st
	No	, other person	and neaderion items you are not already not, morading any nearth area you did not in	
		Describe		
Н				
			alue of all of your entries from Part 3, including any entries for pages you have attached to the form the form the form the control of the form th	1 \$750.00

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Debtor 1 Edna Horton Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes \$25.00 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: Prepaid Debit Card \$0.00 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Edna		Horton	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	porate bonds and other negotia include personal checks, cashiers nents are those you cannot transfe	checks, promissory no	tes, and money orders.	
21.	Retirement or pension) thrift savings accounts	s, or other pension or profit-sharing plans	
	No No	irin, Eriion, Reogii, 40 i(k), 400(b	y, tillit savings accounts	s, or other pension or pront-sharing plans	
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.				
		Pension plan:			
		IRA:	-		
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		d prepayments ad deposits you have made so that with landlords, prepaid rent, public Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract	for a periodic payment of money to	you, either for life or fo	r a number of years)	
	✓ No ☐ Yes	Issuer name and description:			

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Debt	or 1 Edna First Name	p.at.u.	dle Name	Horton Last Name	Case number (if known)	
24.	Interests in a		occount in a qua		or under a qualified state tuition program.	
	✓ No Yes	.,,,,	. , . ,	ly file the records of any	interests.11 U.S.C. § 521(c):	
						· ·
25.		able or future interests i	n property (othe	r than anything listed	in line 1), and rights or powers	-
	✓ No Yes. Desc	ribe				
26.		yrights, trademarks, trademet domain names, web				
	✓ No Yes. Desc	ribe				
27.		nchises, and other gene		e association holdings,	liquor licenses, professional licenses	
	✓ No Yes. Desc	ribe				
Mor	ney or proper	ty owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or proper Tax refunds ov					portion you own? Do not deduct secured
						portion you own? Do not deduct secured
	Tax refunds ov	wed to you specific information			Federal:	portion you own? Do not deduct secured
	Tax refunds ov No Yes. Give s abou you a	wed to you specific information t them, including whether already filed the returns			Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds on No Yes. Give s about you a and t	wed to you specific information t them, including whether already filed the returns the tax years				portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ov No Yes. Give s about you a and t Family suppor Examples: Past	wed to you specific information t them, including whether already filed the returns the tax years		rt, child support, mainte	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No Yes. Give s about you a and to Family support Examples: Past	wed to you specific information t them, including whether already filed the returns the tax years t t due or lump sum alimon		rt, child support, mainte	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No Yes. Give s about you a and t Family support Examples: Past ✓ No	wed to you specific information t them, including whether already filed the returns the tax years		rt, child support, mainte	State: Local: nance, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No Yes. Give s about you a and t Family support Examples: Past ✓ No	wed to you specific information t them, including whether already filed the returns the tax years t t due or lump sum alimon		rt, child support, mainte	State: Local: nance, divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No Yes. Give s about you a and t Family support Examples: Past ✓ No	wed to you specific information t them, including whether already filed the returns the tax years t t due or lump sum alimon		rt, child support, mainte	State: Local: nance, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No Yes. Give s about you a and t Family support Examples: Past ✓ No Yes. Give s	wed to you specific information t them, including whether already filed the returns the tax years t due or lump sum alimony specific information		rt, child support, mainte	State: Local: nance, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No Yes. Give s about you a and t Family support Examples: Past ✓ No Yes. Give s Other amount Examples: Unp	wed to you specific information t them, including whether already filed the returns the tax years t due or lump sum alimony specific information	y, spousal suppor	isability benefits, sick pa	State: Local: nance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	\$0.00 \$0.00
29.	Tax refunds on ✓ No Yes. Give s about you a and t Family support Examples: Past ✓ No Yes. Give s Other amount Examples: Unp	specific information t them, including whether already filed the returns the tax years t due or lump sum alimony specific information	y, spousal suppor	isability benefits, sick pa	State: Local: nance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unpp	specific information t them, including whether already filed the returns the tax years t due or lump sum alimon specific information s someone owes you aid wages, disability insur- ial Security benefits; unpai	y, spousal supportance payments, d	isability benefits, sick pa e to someone else	State: Local: nance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00

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Deb	tor 1 Edna	Horton	Case number (if known)	
	First Name	Middle Name Last Name		
31.	Interests in insurance policies Examples: Health, disability, or life in	nsurance; health savings account (HSA)	; credit, homeowner's, or renter's insurance	
	✓ No Yes. Name the insurance compof each policy and list its value.		Beneficiary:	Surrender or refund value:
32.			nce policy, or are currently entitled to receive	
	Yes. Describe			
33.	Examples: Accidents, employment	ether or not you have filed a lawsuit of disputes, insurance claims, or rights to s		
	Yes. Describe			
34.	Other contingent and unliquidat to set off claims	ed claims of every nature, including	counterclaims of the debtor and rights	
	✓ No Yes. Describe			
35.	Any financial assets you did not	already list		
	Yes. Describe			
36.	-	r entries from Part 4, including any e re		\$3025.00
Part	5: Describe Any Business-F	Related Property You Own or Ha	ve an Interest In. List any real estate in Pa	urt 1.
37.	Do you own or have any legal or	equitable interest in any business-re	elated property?	
	No. Go to Part 6. Yes. Go to line 38.			Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or commiss	sions you already earned		
	✓ No Yes. Describe			
39.	Office equipment, furnishings, ar Examples: Business-related compu		rs, fax machines, rugs, telephones, desks, chairs, ele	ectronic devices
	✓ No Yes. Describe			
				4

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Deb	tor 1 Edna		se number (if known)	
1.0	First Name	Middle Name Last Name		
40.	Machinery, fixtures, equi	pment, supplies you use in business, and tools of your trade		
	✓ No			
	Yes. Describe			
	_			
44				
41.	Inventory			
	✓ No			
	Yes. Describe			
40				
42.	Interests in partnerships	or joint ventures		
	✓ No	Name of entity:	% of ownership:	
	Yes. Give specific	Name of entity.	70 Of Ownership.	
	information about them			<u> </u>
	шеш			
40				_
43.	Customer lists, mailing list	s, or other compilations		
	✓ No			
	Yes. Do your lists inclu	de personally identifiable information (as defined in 11 U.S.C. § 101(4	41A))?	
	No No			
	Yes. Describe.			
44.	Any business-related pro	perty you did not already list		
		,		
	No			<u> </u>
	Yes. Give specific information			
	inomation			_
				_
				_
				_
		f your entries from Part 5, including any entries for pages you h		
for Pa	art 5. Write that number h	ere		
Pari	Describe Any Farm	n- and Commercial Fishing-Related Property You Own	or Have an Interest In.	
I all		erest in farmland, list it in Part 1.		
46.	Do you own or have any l	egal or equitable interest in any farm- or commercial fishing-re	elated property?	
		• • • • • • • • • • • • • • • • • • • •		Current value of the
	No. Go to Part 7.			portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
17	Farm animals			or exemptions
47.	Examples: Livestock, poult	ry, farm-raised fish		
		•		
	No No Dooribo			
	Yes. Describe			

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Debt		Horton	Case number (if known)	
		Last Name		
48.	Crops-either growing or harvested			
	✓ No			
	Yes. Describe			
49.	Farm and fishing equipment, implements, machinery, fixture	res, and tools of trade		
	✓ No			
	Yes. Describe			
	_			
	Form and fishing countries about the second field			
50.	Farm and fishing supplies, chemicals, and feed			
	✓ No			
	Yes. Describe			
51	Any farm- and commercial fishing-related property you did	not already list		
		u ouu,		
	No No			
	Yes. Describe			
	dd the dollar value of all of your entries from Part 6, includii irt 6. Write that number here			
•	int o. write that number here			
Part	7: Describe All Property You Own or Have an Inter	est in That You Did	Not List Above	
	Do you have other property of any kind you did not already			
00.	Examples: Season tickets, country club membership			
	✓ No			
	Yes. Give specific			-
	information			
E4 A	dd the dellar value of all of your entries from Dart 7. Write th	act number bere		•
54. A	dd the dollar value of all of your entries from Part 7. Write th	iat number nere		
Part	List the Totals of Each Part of this Form			
55. I	Part 1: Total real estate, line 2		▶	
56. r	part 2 total vehicles, line 5	\$7925.00	<u>_</u>	
57. P	art 3: Total personal and household items, line 15	\$750.00		
58 P	art 4: Total financial assets, line 36	.	_	
		\$3025.00	<u> </u>	
59. I	Part 5: Total business-related property, line 45	-	<u>_</u>	
60. I	Part 6: Total farm- and fishing-related property, line 52			
61	Part 7: Total other property not listed, line 54		_	
62. 7	Total personal property. Add lines 56 through 61	· \$11700.00	_	+ \$11700.00
			Copy personal property total ►	
				\$11700.00
63. T	otal of all property on Schedule A/B. Add line 55 + line 62			

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Fill	n this inforn	nation to identify your ca	se.			
			50.			
Deb	tor 1	Edna First Name	Middle Name	Horton Last Name		
	tor 2 use, if filing)	First Name	Middle Name	Last Name		
Jni	ed States Ba		Northern	District of Illinois		
	e number			(State)		
	own)					Check if this i
)	ficial F	Form 106C				amended filin
3 C	hedule	C: The Prope	erty You Claim	as Exempt		12
	e a specifi		xempt. Alternatively, y	ou may claim the full fair ma	arket value of	claim. One way of doing so is to the property being exempted up
ax- ind ou Pai	exempt reer a law the exemption exemption to the exemption to the exemption to the exemption to the exempt of the	etirement funds—manat limits the exemption would be limited to ify the Property You of exemptions are you of	y be unlimited in dollar ion to a particular dollar to the applicable statut Claim as Exempt claiming? Check one only,	r amount. However, if you cla ar amount and the value of the ory amount.	aim an exemp he property is	nts to receive certain benefits, an otion of 100% of fair market value determined to exceed that amou
ax- ind ou Pai	exempt reer a law the exemption exemption to the image of the exemption of the exemption of the exempt of the exem	etirement funds—manat limits the exemption would be limited to ify the Property You of exemptions are you or eclaiming state and fed	y be unlimited in dollar ion to a particular dollar to the applicable statut Claim as Exempt claiming? Check one only, deral nonbankruptcy exer	r amount. However, if you clar amount and the value of the ory amount. even if your spouse is filing with young tions. 11 U.S.C. § 522(b)(3)	aim an exemp he property is	otion of 100% of fair market value
ax- ind ou Pai	exempt reer a law the rexemption recemption to the complete the comple	etirement funds—manat limits the exemption would be limited to ify the Property You of exemptions are you or re claiming state and federal exemptions federal exemptions.	y be unlimited in dollar ion to a particular dollar to the applicable statut. Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(km)	r amount. However, if you clar amount and the value of the ory amount. even if your spouse is filing with young tions. 11 U.S.C. § 522(b)(3)	aim an exemphe property is	otion of 100% of fair market value
ax- ind ou Par 1.	exempt reer a law the exemption 11: Ident Which set You a You a For any pr Brief desc	etirement funds—manat limits the exemption would be limited to ify the Property You of exemptions are you or re claiming state and federal exemptions federal exemptions.	y be unlimited in dollar ion to a particular dollar to the applicable statut. Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(blue A/B that you claim as the portion you own Copy the value from	r amount. However, if you clar amount and the value of the ory amount. even if your spouse is filing with young tions. 11 U.S.C. § 522(b)(3) b)(2) s exempt, fill in the information be Amount of the exemption you check only one box for each exemption.	aim an exemphe property is pu.	otion of 100% of fair market value
ax- ind ou Par 1.	exempt reer a law the exemption of the e	etirement funds—manat limits the exemption would be limited to ify the Property You of exemptions are you or eclaiming state and fed re claiming federal exemple to perty you list on Scheduliption of the property a	y be unlimited in dollar ion to a particular dollar to the applicable statut. Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(blule A/B that you claim as the portion you own	r amount. However, if you clar amount and the value of the ory amount. even if your spouse is filing with young tions. 11 U.S.C. § 522(b)(3) b)(2) s exempt, fill in the information be Amount of the exemption you check only one box for each exemption.	aim an exemphe property is pu.	otion of 100% of fair market value determined to exceed that amou
ax- ind ou Pai	exempt received a law the exemption of t	etirement funds—manat limits the exemption would be limited to ify the Property You of exemptions are you or eclaiming state and fed re claiming federal exemplements are you list on Scheol ription of the property and hedule A/B that lists this	y be unlimited in dollar ion to a particular dollar to the applicable statut. Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(blue A/B that you claim as the portion you own Copy the value from	even if your spouse is filling with you classed and the value of the cory amount. even if your spouse is filling with you mptions. 11 U.S.C. § 522(b)(3) sol(2) Amount of the exemption you check only one box for each each	aim an exempte property is below. U claim exemption.	otion of 100% of fair market value determined to exceed that amou
ax- ind ou Pai	exempt received a law the exemption of t	etirement funds—manat limits the exemption would be limited to ify the Property You of exemptions are you or eclaiming state and fedure claiming federal exemplements are you list on Scheological federal exemplements are the property of the property and hedule A/B that lists this	y be unlimited in dollar ion to a particular dollar to the applicable statut. Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(klule A/B that you claim as the portion you own Copy the value from Schedule A/B	even if your spouse is filling with you classed and the value of the cory amount. even if your spouse is filling with you on the properties of the cory amount. even if your spouse is filling with you on the properties of the cory amount of the exemption be correctly one box for each each of the cory one box for each each of the cory of th	aim an exemphe property is ou.	otion of 100% of fair market value determined to exceed that amou
ax- ind ou Pai	exempt received a law the exemption of t	etirement funds—manat limits the exemption would be limited to ify the Property You of exemptions are you or eclaiming state and fed re claiming federal exemple operty you list on Schedingth of the property and hedule A/B that lists this included the composition of the property and hedule A/B that lists this included the composition of the property and hedule A/B that lists this included the composition of the property and hedule A/B that lists this included the composition of the property and hedule A/B that lists this included the composition of the property and hedule A/B that lists this included the composition of the property and hedule A/B that lists this included the composition of the property and hedule A/B that lists this included the composition of the property and hedule A/B that lists this included the composition of the property and hedule A/B that lists this included the composition of the property and hedule A/B that lists this included the composition of the property and hedule A/B that lists this included the composition of the property and hedule A/B that lists this included the composition of the property and hedule A/B that lists this included the composition of the property and hedule A/B that lists this included the composition of the property and hedule A/B that lists this included the composition of the property and hedule A/B that lists this included the composition of the property and hedule A/B that lists this included the composition of the property and hedule A/B that lists this included the composition of the property and hedule A/B that lists this included the composition of the property and hedule A/B that lists this included the composition of the property and hedule A/B that lists this included the composition of the property and the composition of the property and the composition of the property and the composition of the comp	y be unlimited in dollar ion to a particular dollar to the applicable statut. Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(klule A/B that you claim as the portion you own Copy the value from Schedule A/B	even if your spouse is filling with you classed and the value of the cory amount. even if your spouse is filling with your mptions. 11 U.S.C. § 522(b)(3) sol(2) Amount of the exemption your check only one box for each each each	aim an exemphe property is ou.	Specific laws that allow exemption 735 ILCS 5/12-1001(b)
ax- ind ou Pai	exempt received a law the rexemption of the received at 1: Ident Which set You a For any pr Brief desc line on Scl property Brief description Misc. Line from	etirement funds—manat limits the exemption would be limited to ify the Property You of exemptions are you or eclaiming state and fedure claiming federal exemple operty you list on School or eclaiming federal exemple operty you list on School or exemption of the property and the dule A/B that lists this indicate the control of the property and the dule A/B that lists this indicate the control of the property and the dule A/B that lists this indicate the control of the property and the control of	y be unlimited in dollar ion to a particular dollar to the applicable statut. Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(klule A/B that you claim as the portion you own Copy the value from Schedule A/B	even if your spouse is filling with you class ar amount. even if your spouse is filling with you mptions. 11 U.S.C. § 522(b)(3) Amount of the exemption you check only one box for each each of the statutory limit.	aim an exemphe property is ou.	otion of 100% of fair market value determined to exceed that amou
ax- ind ou Par 1.	exempt reger a law the exemption of the	etirement funds—manat limits the exemption would be limited to ify the Property You of exemptions are you or eclaiming state and fedure claiming federal exemple operty you list on School or eclaiming federal exemple operty you list on School or exemption of the property and the dule A/B that lists this indicate the control of the property and the dule A/B that lists this indicate the control of the property and the dule A/B that lists this indicate the control of the property and the control of	y be unlimited in dollar ion to a particular dollar to the applicable statut. Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(blue A/B that you claim as the portion you own Copy the value from Schedule A/B \$350.00	even if your spouse is filing with you protected and the value of the cory amount. even if your spouse is filing with your protected and the value of the cory amount. even if your spouse is filing with your protected and the cory amount of the exemption be amount of the exemption your check only one box for each each of the cory amount of fair market value applicable statutory limit	paim an exemphe property is pour. Delow. U claim exemption. Die, up to any Die, up to any	Specific laws that allow exemption 735 ILCS 5/12-1001(b)

☐ No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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Horton Debtor 1 Edna Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and Current value of Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property Check only one box for each exemption. own Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$50.00 description: **✓** \$50.00 Misc. Jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 735 ILCS 5/12-1001(b) Brief \$125.00 description: **✓** \$125.00 Misc. Electronics 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$25.00 description: **✓** \$25.00 Cash on Hand 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 16 735 ILCS 5/12-1001(b) Brief \$0.00 description: Other financial account, 100% of fair market value, up to any **Prepaid Debit Card** applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(c); 735 ILCS Brief \$7,925.00 5/12-1001(b) description: Hyundai Elantra, 2014 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 03 Brief 820 ILCS 305/21 \$3,000.00 description: \$3,000.00 **Potential Worker's**

100% of fair market value, up to any

applicable statutory limit

Compensation Claim

30

Line from Schedule A/B:

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		Du	Cument Page 22 01	00		
Fill in this info	rmation to identify your ca	ase:				
Debtor 1	Edna		Horton			
202101 1	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
Case number			(State)			
(If known)	-					
Official	Form 106D			1		Check if this is an
						amended filing
Schedi	ale D: Credit	ors Who Ha	ve Claims Secure	ed by Prop	erty	12/15
1. Do any No.	e number (if known). creditors have claims se	ecured by your proper	nber the entries, and attach it to to ty? with your other schedules. You have			es, write your
separat	- ' -	han one creditor has a par	cured claim, list the creditor ticular claim, list the other creditors order according to the creditor's	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
	NAL ACCEPTANCE CO	Describe the property	that secures the claim:	\$17,741.00	\$7,925.00	\$9,816.00
Creditor	s Name .A R D SUITE 205	2014 Hyundai Elantra				
Num			, the claim is: Check all that apply.			
		. Contingent				
	URICH IL 60004	Unliquidated				
City Who ox	State ZIP Code wes the debt? Check one.	Disputed				
	btor 1 only	Nature of lien. Check a	all that apply.			
	btor 2 only	An agreement you car loan)	made (such as mortgage or secured			
	btor 1 and Debtor 2 only least one of the debtors	Statutory lien (such	as tax lien, mechanic's lien)			
	d another	Judgment lien from	a lawsuit			
	eck if this claim relates a community debt	Other (including a ri	ght to offset)			
	ebt was <u>4/1/2016</u>	Last 4 digits of accou	nt number2601			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$17,741.00

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Fill i	n this infor	mation to identify your c	.3ce.					
			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,					
Deb	tor 1	Edna First Name	Middle Name	Horton Last Name				
Dob	tor 2	riist name	Middle Name	Last Name				
	use, if filing)	First Name	Middle Name	Last Name				
Unit	ed States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Cas (If knd	e number			(Claid)				
Off	icial F	orm 106E/F				Ch	eck if this is a	n amended filing
Sc	hedu	ule E/F: Cre	editors Who	Have Unse	ecured Claims			12/15
othe Form clain	r party to a n 106A/B) a ns that are entries in t vn).	any executory contract and on Schedule G: Exe e listed in Schedule D: (he boxes on the left. At	s or unexpired leases tha ecutory Contracts and Un Creditors Who Hold Claim	t could result in a clai expired Leases (Officia s Secured by Property	ims and Part 2 for creditors wit n. Also list executory contracts Il Form 106G). Do not include a If more space is needed, copy e top of any additional pages, v	s on <i>Sched</i> iny credito the Part y	dule A/B: Proports with partication on the partical parti	perty (Official ally secured it out, number
1.		reditors have priority un Go to Part 2.	nsecured claims against y	you?				
2.	listed, idea As much Continuat	ntify what type of claim it as possible, list the claims tion Page of Part 1. If mor	is. If a claim has both prior	ity and nonpriority amou rding to the creditor's na particular claim, list the		both priorit	ty and nonprio	ority amounts.
						Total	Priority	Nonpriority

amount

claim

amount

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Debtor	1 Edna First Name	Middle Name	Horton Last Name	Case number (if known)	
Part 2:	List All of Your NONPRI				
3. Do 4. Lis un:	any creditors have nonpriorit No. You have nothing to rep Yes. t all of your nonpriority unsec	y unsecured claims ort in this part. Subnut the actions in the actions are considered to the control of the con	against you? nit this form to the Iphabetical order For each claim lis	court with your other schedules. Tof the creditor who holds each claim. If a creditor has sted, identify what type of claim it is. Do not list claims also art 3. If you have more than four priority unsecured claims.	eady included in Part 1.
					Total claim
<u> </u>	ARON SALES & LEASE OW lonpriority Creditor's Name 015 COBB PLACE BLVD NW lumber Street			When was the debt incurred? 8/1/2014 As of the date you file, the claim is: Check all that apple	\$1,045.00 y.
7 [[[[CENNESAW Georgity State Who incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this claim relates the claim subject to offset? No Yes	zip Cone. nd another s to a community del	code	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other s debts ✓ Other. Specify	imilar
	ARON SALES & LEASE OW Ionpriority Creditor's Name			Last 4 digits of account number 9376	\$67.00
	O15 COBB PLACE BLVD NW Jumber Street CENNESAW Georgical States Who incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors at Check if this claim relates the claim subject to offset? No Yes	zip Cone. nd another s to a community del	20de	When was the debt incurred? 8/1/2014 As of the date you file, the claim is: Check all that apple Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other s debts ✓ Other. Specify 001 Lease	
	Chicago Parking Ionpriority Creditor's Name 21 N. LaSalle St # 107A Iumber Street Chicago Illino City State Who incurred the debt? Check Debtor 1 only Debtor 2 only At least one of the debtors a Check if this claim relates the claim subject to offset? No	e Zip C one. nd another s to a community del	ode	When was the debt incurred?	

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Debtor 1 Edna Horton Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 ComEd \$800.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3 Lincoln Center As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated 60181 Oakbrook Terrace Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Electric Bills Is the claim subject to offset? **✓** No Yes Holy Cross Hospital \$100.00 Last 4 digits of account number _ Nonpriority Creditor's Name 2701 W 68th St When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60629 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Medical Bills Is the claim subject to offset? **✓** No Yes IRS₁ 4.6 \$6,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 7346 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 19101 Philadelphia Pennsylvania Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims

✓ No ☐ Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

debts

Other. Specify ___

Debts to pension or profit-sharing plans, and other similar

Non-Priority Tax Debt

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Debtor 1 Edna Horton Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 Peoples Gas \$2,600.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 200 E. Randolph Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60601 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ Gas Bills Is the claim subject to offset? **✓** No Yes \$100.00 4.8 Sprint Last 4 digits of account number _ Nonpriority Creditor's Name P.O. Box 219554 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Kansas City Missouri 64121 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Cell Phone Bills Is the claim subject to offset? **✓** No Yes **TMobile** \$100.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P.O. Box 742596 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 45274 Cincinnati Ohio Zip Code Disputed City State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims

✓ No Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

debts

Other. Specify ____

Debts to pension or profit-sharing plans, and other similar

Cell Phone Bills

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Debtor 1	Edna First Name Middle Na	Horto	on Name	Case number (if known)	
Part 2:	Your NONPRIORITY Unsecured	Claims - Continuat	ion Page		
А	fter listing any entries on this page, n	umber them beginnin	g with 4.5, followed b	y 4.6, and so forth.	Total claim
N P	change Leasing, LLC lonpriority Creditor's Name o Box 122954 lumber Street		When was the o	account number debt incurred?	<u>\$300.00</u>
	ort Worth Texas State Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a consthe claim subject to offset? No Yes		Student loar Obligations divorce that Debts to per debts	IIORITY unsecured claim:	milar

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 Debtor 1 First Name
 Edna First Name
 Horton Horton
 Case number (if known)

Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar \$12,312.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$12,312.00 6j. Total. Add lines 6f through 6i.

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Debtor 1	Edna		Horton	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	_
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number				
(If known)				
Official	Form 106G			

Official Form 106G

Fill in this information to identify your case:

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or compa	any with whom you have	e the contract or lease	State what the contract or lease is for
Foster, Sabrina Name			Residential Lease, Other, Year Lease
Number	Street		
City	State	Zip Code	

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		D	στιποιπ ταξ	JC 30 01	00
Fill in this info	ormation to identify your c	ase:			
Debtor 1	Edna		Horton		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois		
			(State)		
Case number (If known)	· 				
					Check if this is a amended filing
Official	Form 106H				
<u> </u>					
Schedu	le H: Your Cod	lebtors			12/1
No Yes	S he last 8 years, have you	lived in a community pro	operty state or territor	y? (<i>Commu</i>	r.) unity property states and territories include Arizona, California,
	ouisiana, Nevada, New Me	kico, Puerto Rico, Texas, W	ashington, and Wiscon	sin.)	
	. Go to line 3.				
	s. Did your spouse, forme	er spouse, or legal equiva	alent live with you at the	e time?	
	No		" 0		
Ш	Yes. In which communi	ly state or territory did yo	u live?	Fill in	the name and current address of that person.
	Name of your spouse,	ormer spouse, or legal equ	iivalent		
	Number Street				
	City	State	Zip C	Code	
			•		
	· ·	-	•		ouse is filing with you. List the person shown in line 2 ted the creditor on Schedule D (Official Form 106D),

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Official Form 106H Schedule H: Your Codebtors page 1

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			9			
Fill in this information to ident	ify your case:					
Debtor 1 Edna		Horton				
First Name	Middle Name	Last Nan	ne	— Che	eck if this is:	
Debtor 2 (Spouse, if filing) First Name	NAPALIII. NI	LastNiss		- -	An amended filing	
(Spouse, II IIIIIIg) First Name	Middle Name	Last Nan	ne		A supplement showing post-petition c	hantar 1
United States Bankruptcy Court f	for Northern	_ District of Illino			expenses as of the following date:	парцег
the: Case number		(Stat	ie)			
(If known)				_	MM / DD / YYYY	
Official Form 106I						
Schedule I: Your I	ncome					12/1
information about your spouse	e. If you are separated and led, attach a separate she very question.	d your spouse	is not filing	with you, do	r spouse is living with you, includent not include information about yo ional pages, write your name and	ur
Fill in your employment		Debtor 1			Debtor 2	
information.	Employment status		٠.			
If you have more than one job, attach a separate page with	Employment status	Employe Not Emp			Employed Not Employed	
information about additional		Not Emp	Юуец		Not Employed	
employers.	Occupation					
Include part time, seasonal, or self-employed work.	Employer's name	Xerox Comm	ercial Solution	ns, LLC		
	Employer's address	1303 Ridgev	iew			
Occupation may include studer or homemaker, if it applies.	nt	Number Street			Number Street	
					- -	
		Lewisville City	Texas State	75057 Zip Code	City State Zip Co	nde .
	How long employed			<u> </u>	on, one 2,p or	
	there?					
Part 2: Give Details Abou	t Monthly Income					
	-					
Estimate monthly income as a spouse unless you are separated		n. If you have no	thing to repo	ort for any line, v	vrite \$0 in the space. Include your nor	n-filing
If you or your non-filing spouse h more space, attach a separate s		combine the inf	ormation for	all employers fo	r that person on the lines below. If you	u need
			For I	Debtor 1	For Debtor 2 or non-filing spouse	
List monthly gross wages, s deductions.) If not paid mont be.	salary, and commissions (befo			\$2,632.50		
50.						
Estimate and list monthly of	overtime pay.	3	i	+ \$0.00		

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Deb	tor 1Edna First Name Middle Name	Horton	Case number	r <i>(if</i>	
	First Name Middle Name	Last Name	For Debtor 1	For Debtor 2 or non-filing spouse	
С	opy line 4 here	→ 4.	\$2,632.50		
	ist all payroll deductions:				
	a. Tax, Medicare, and Social Security deductions	5a.	\$627.38		
	b. Mandatory contributions for retirement plans	5b.	\$0.00		
	c. Voluntary contributions for retirement plans	5c.	\$0.00		
5	d. Required repayments of retirement fund loans	5d.	\$0.00		
	ie. Insurance	5e.	\$0.00		
5	f. Domestic support obligations	5f.	\$0.00		
	g. Union dues	5g.	\$0.00		
	sh. Other deductions. Specify:		\$0.00 +		
	dd the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +	-	\$627.38		
7. C	alculate total monthly take-home pay. Subtract line 6 from li	ne 4. 7	\$2,005.12		
8. L i	ist all other income regularly received:				
8	a. Net income from rental property and from operating a business, profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, ar	nd			
	the total monthly net income.	8a	\$0.00		
8	b. Interest and dividends	8b	\$0.00		
8	c. Family support payments that you, a non-filing spouse, or dependent regularly receive				
	Include alimony, spousal support, child support, maintenanc divorce settlement, and property settlement.	:е, 8с	\$0.00		
8	d. Unemployment compensation	8d.	\$0.00		
8	e. Social Security	8e.	\$0.00		
8	if. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benef under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:				
	Food Assistance Programs Income	8f	\$18.00		
8	g. Pension or retirement income	8g	\$0.00		
	th. Other monthly income. Specify: Voluntary Household Contributions Income	8h. + _	\$500.00 +		
9. A	dd all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	g + 8h. 9	\$518.00		
	Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	spouse	\$2,523.12 +	=	\$2,523.12
lı fı	State all other regular contributions to the expenses that y include contributions from an unmarried partner, members of your riends or relatives. On not include any amounts already included in lines 2-10 or amounts.	ur household, your d	ependents, your roomn		
S	Specify:			1	1. + \$0.00
	Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical S			•	2. \$2,523.12
					Combined monthly income
13. I	Do you expect an increase or decrease within the year afte	r you file this form?			
[No.				
<u> </u>	Yes. Explain:				
	Debtor will soon be receiving a higher paycheck because she	will be out of the train	ning period at work. Thi	is anticipated income is refl	ected in Schedule I.
	I .				1

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		Do	ocument Page 33 c	of 66	
Fill in this inform	nation to identif	y your case:			
Debtor 1	Edna First Name	Middle Name	Horton Last Name		
Debtor 2		madio Hamo		Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	
	ankruptcy Court	for the: Northern	District of Illinois (State)	A supplement sho expenses as of the	wing post-petition chapter 13 e following date:
Case number (If known)				MM / DD / YYYY	
Official		6J Expenses		_	12/15
Schedule	e J. Your	Expenses			12/15
information. If r		as possible. If two married peop eeded, attach another sheet to ion.			
Part 1: Desc	ribe Your Ho	usehold			
1. Is this a joir	nt case?				
No. Go	to line 2				
		e in a separate household?			
<u>'</u>	No	•			
	Yes. Debtor 2	must file Official Forms 106J-2, E.	xpenses for Separate Household o	f Debtor 2.	
2. Do you have	e dependents?	✓ No			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information each dependent	for Dependent's relationship Debtor 1 or Debtor 2	to Dependent's age	Does dependent live with you?
3. Do your exp expenses of	enses include people other	✓ No			
than yourself and		Yes			
dependents	· f				
Part 2: Estin	nate Your On	going Monthly Expenses			
-	f a date after th	your bankruptcy filing date unle ne bankruptcy is filed. If this is a			
	•	h non-cash government assistar luded it on <i>Schedule I: Your Inc</i> o	-		Your expenses
	or home owner r the ground or l	rship expenses for your residence ot. 4.	e. Include first mortgage payments	s and	\$1,350.00
If not inclu	uded in line 4:				

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Edna Middle Name
 Horton Last Name
 Case number (if known)

First Name	Middle Name Last Name		
			Your expenses
5. Additional mortgage payments for y	our residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$0.00
6b. Water, sewer, garbage collection		6b.	\$0.00
6c. Telephone, cell phone, Internet, sa	atellite, and cable services	6c.	\$34.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplies		7.	\$313.00
8. Childcare and children's education	costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning		9.	\$75.00
10. Personal care products and servic	es	10.	\$75.00
11. Medical and dental expenses		11.	\$0.00
12. Transportation. Include gas, maintended to the properties of	nance, bus or train fare.	12.	\$60.00
13. Entertainment, clubs, recreation, i	newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religi	ous donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from	om your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$41.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes deducted	d from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments:		10	
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
18. Your payments of alimony, mainte	nance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, You	ır Income (Official Form 106I).	18.	
19.Other payments you make to suppo	ort others who do not live with you.		
Specify:		19.	\$0.00
20. Other real property expenses not in 20a. Mortgages on other property	ncluded in lines 4 or 5 of this form or on Schedule I: Your Income.	00	
20b. Real estate taxes.		20a	\$0.00
	e'e ingurance	20b	\$0.00
20c. Property, homeowner's, or renter		20c	\$0.00
20d. Maintenance, repair, and upkeep	•	20d	\$0.00
20e. Homeowner's association or con	uominum uues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Edna			Horton	Case number (if known)			
First	Name	Middle Name	Last Name				
21. Other. Spe	ecify:				21	\$0.00	
00 0-1- 1-1-							
	your monthly expense	S.				\$1,948.00	
22a. Add lines 4 through 21.							
	, , ,	**	from Official Form 106J-2			\$1,948.00	
22c. Add li	ne 22a and 22b. The res	ult is your monthly exp	enses.		22.		
23. Calculate	your monthly net incor	ne.					
23a. Copy	line 12 (your combined r	monthly income) from S	Schedule I.		23a	\$2,523.12	
23b. Copy	your monthly expenses	from line 22 above.			23b	\$1,948.00	
	act your monthly expense	, ,	icome.			\$575.12	
The r	esult is your monthly net	income.			23c		
			oan within the year or do y nodification to the terms of				

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Fill in this information to identify your case:					
Debtor 1	Edna		Horton		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois (State)		
Case number (If known)			(State)		

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ Edna Horton	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 2/3/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Case numbe (lf known)	s Bankruptcy Court for the:	Middle Na Middle Na Northern		e	
(Spouse, if filing United States Case number (If known)	First Name s Bankruptcy Court for the:	Middle Na	me Last Nam District of Illino	e	
United States Case number (If known)	s Bankruptcy Court for the:		District of Illino		
Case numbe (If known)		Northern		is	
(If known)	er			<u>a)</u>	
` '			(Otal		
()fficia	LE 407				Check if this is a
Omola	l Form 107				amended filing
Statem	ent of Financia	I Affairs fo	r Individuals	Filing for Bankruptcy	12/1
information		ed, attach a separa		together, both are equally respon . On the top of any additional pag	
Part 1: Gi	ve Details About Your	Marital Status a	nd Where You Lived	Before	
1. What	is your current marital sta	atus?			
N	Married (
V N	lot married				
2. During	g the last 3 years, have yo	ou lived anywhere o	ther than where you liv	ve now?	
	lo				
✓ Y	es. List all of the places yo	ou lived in the last 3	years. Do not include v	where you live now.	
D	Debtor 1:		Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
				Same as Debtor 1	Same as Debtor 1
1	847 W. 55th St.			_	_
N	lumber Street		From	Number Street	From
_			То		To
_	Chicago Illinois City State	60636 Zip Code		City State Zip	Code
				Same as Debtor 1	Same as Debtor 1
			Erom	Number Street	From
<u> </u>	lumber Street		From	Number Street	
N -	lumber Street		To	Number Street	To
_	lumber Street	Zip Code			To

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Horton

Debtor 1 Edna Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$1438.43 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$9800.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$9600.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) Est. LINK YTD \$18.00 From January 1 of current year until the date you filed for bankruptcy: Est. LINK \$36.00 For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

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Horton Debtor 1 Edna Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or 1 Ed	dna			Ho	orton	Case number	(if known)
Fii	rst Name		Middle Name	Las	st Name		
nsider corpora agent,	s include your ations of which	relatives; a n you are a for a busin	ny general partners n officer, director, p ess you operate as	s; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? rou are a general partner; g securities; and any managing domestic support obligations,
✓ No	0						
☐ Ye	es. List all pay	ments to a	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Ins	sider's Name						
Nu	ımber Street						
Cit	ty	State	Zip Code				
Ins	sider's Name						
Nu	ımber Street						
Cit	tv	State	Zip Code				
✓ No	e payments on O		ranteed or cosigne t benefited an ins	•	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Ins	sider's Name						module ofeditor s marrie
	ımber Street						
Cit	hv	State	Zip Code				
	· y	Jiale	Zip Oode				
Ins	sider's Name				·		
Nu	ımber Street						
Cit	ty	State	Zip Code				

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Horton Debtor 1 Edna Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Edna	Horton	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did a accounts or refuse to make a payment because you		oank or financial institution, set off any amo	ounts from your
	Yes. Fill in the details.			
		Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name			·
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was ar appointed receiver, a custodian, or another official?		possession of an assignee for the benefit o	f creditors, a court-
	✓ No			
	Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did y	ou give any gifts with a t	otal value of more than \$600 per person?	
	✓ No ☐ Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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Debt				Horton	Case number (if know	wn)	
		First Name Middle N	lame	Last Name			
14.	\A/i+	hin 2 years before you filed for bankru	intov did vo	u aivo any aifte or contri	hutions with a total value	of more than \$600	to any charity?
14.	WIL	illi 2 years before you lifed for ballkit	ipicy, did yo	ou give any gints or contri	butions with a total value	of more than \$600	to any charity:
	✓	No					
		Yes. Fill in the details for each gift or o	contribution				
		Gifts or contributions to charities		Describe what you con	tributed	Date you	Value
		that total more than \$600				contributed	
		Charity's Name					
		Charty 5 Name					
		Number Street					
		City State Zip (Code				
						_	
Part	6:	List Certain Losses					
15.		hin 1 year before you filed for bankrup	otcy or since	you filed for bankruptcy	, did you lose anything bed	cause of theft, fire,	other disaster, or
	gan	nbling?					
	~	No					
	П	Yes. Fill in the details.					
		Describe the property you lost and		Describe any incurance	e coverage for the loss	Date of your	Value of property
		how the loss occurred		Include the amount that		loss	lost
				pending insurance claim			
				A/B: Property.			
						_	
Part	7:	List Certain Payments or Transfe	ers				
	Incl	ude any attorneys, bankruptcy petition pr No No No Fill in the details	reparers, or c	redit counseling agencies f	or services required in your b	ankruptcy.	
	$ldsymbol{\wedge}$	Yes. Fill in the details.					
				Description and value of	of any property	Date payment	Amount of
				transferred		or transfer was made	payment
		Correspond Lavy Firms		A			фого oo
		Semrad Law Firm Person Who Was Paid		Attorney's Fee - 350.00		1/30/2017	\$350.00
		11101 S. Western Avenue					
		Number Street					
		Chicago Illinois 606					
			643 Code				
		City State Zip C Email or website address	Code				
		City State Zip C	Code				
		City State Zip C Email or website address	Code				
		City State Zip C Email or website address	Code				
		City State Zip C Email or website address Person Who Made the Payment, if Not Person Who Was Paid	Code				
		City State Zip C Email or website address Person Who Made the Payment, if Not	Code				
		City State Zip C Email or website address Person Who Made the Payment, if Not Person Who Was Paid	Code				
		City State Zip C Email or website address Person Who Made the Payment, if Not Person Who Was Paid Number Street	You				
		City State Zip C Email or website address Person Who Made the Payment, if Not Person Who Was Paid Number Street	Code				
		City State Zip C Email or website address Person Who Made the Payment, if Not Person Who Was Paid Number Street City State Zip C	You				
		City State Zip C Email or website address Person Who Made the Payment, if Not Person Who Was Paid Number Street	You				

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Debi		Edna		Horton	Case n	umber (if known)			
		First Name	Middle Name	Last Name					
17.	help	nin 1 year before you filed for you deal with your creditor not include any payment or tr	ors or to make payme		our behalf p	ay or transfer	any property to a	inyone v	who promised to
	$\overline{\mathbf{A}}$	No Yes. Fill in the details.							
				Description and value of a transferred	ny property		Date payment or transfer was made	Amou	int of payment
		Person Who Was Paid							
		Number Street							
		011	77. 0. 1.						
		City State	Zip Code						
18.	the Inclu	ordinary course of your bus	siness or financial affa nd transfers made as sec	curity (such as the granting of					
		No Yes. Fill in the details.							
	_			Description and value of a property transferred	ny	Describe any payments recin exchange	property or ceived or debts p	aid	Date transfer was made
		Person Who Received Trans	sfer						
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Trans	sfer						
		Number Street							
		City State Person's relationship to you	Zip Code						
19.	ben	nin 10 years before you file eficiary? ese are often called asset-prot		you transfer any property to	a self-settle	d trust or simi	lar device of whic	ch you	are a
	_	No	,						
		Yes. Fill in the details.		Description and value of	the propert	y transferred			Date transfer was made
		Name of trust							

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Horton Debtor 1 Edna Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Horton Debtor 1 Edna Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debtor				Horton	Case numbe	er (if known)	
	First Name		Middle Name	Last Name			
26. H	=	/ in any judi	cial or administr	ative proceeding under	any environmental law?	? Include settlements and ord	ers.
	Yes. Fill in the det	ails.					
_	_			Court or agency	Natur	re of the case	Status of the case
	Case title						Pending
				Court Name			On appeal
	Case number			NumberStreet			Concluded
	_			City State	Zip Code		
Part 11	: Give Details Ab	out Your I	Business or Co	onnections to Any Bus	siness		
27. W	ithin 4 years before	you filed for	bankruptcy, dic	d you own a business or l	have any of the followin	g connections to any busines	s?
	A sole propri	etor or self-e	employed in a tra	ade, profession, or other	activity, either full-time	or part-time	
	A member of	a limited lia	bility company (L	LC) or limited liability pa	rtnership (LLP)		
	A partner in a	a partnership	o				
	An officer, dir	ector, or ma	anaging executiv	e of a corporation			
	An owner of a	at least 5% o	of the voting or e	equity securities of a corp	ooration		
_	T Nie Nie ee et die ee	l	0.1.0.140				
<u> </u>	_						
L	Yes. Check all tha	at apply abo	ive and fill in the	details below for each b	ousiness.		
				Describe the natu	re of the business	Employer Identification r include Social Security r	
						1	lumber or ITIN.
	Business Name			_		EIN:	
	Number Street			_		Dates business existed	
	City	State	Zip Code	Name of accounta	ant or bookkeeper	E	
	City	State	Zip Code			FromTo	
				Describe the natu	re of the business	Employer Identification r	
						include Social Security r	number or ITIN.
	Business Name			_		LIIV.	
	Number Street			Name of accounts	ant or bookkeeper	Dates business existed	
	City	State	Zip Code	—	ant or bookkeeper	From To	
	J.,	Clare	<u> </u>			From To	
				Describe the natu	re of the business	Employer Identification r include Social Security r	
	Business Name			_		EIN:	
	Number Street			_		Dates business existed	
	Number Street			Name of accounta	ant or bookkeeper		
	City	State	Zip Code	Name of accounta	ant or bookkeeper	From To	

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Debt	otor 1 Edna	Horton	Case number (if known)
	First Name Middle N	lame Last Name	
28.	Within 2 years before you filed for bankrucreditors, or other parties. No Yes. Fill in the details below.	iptcy, did you give a financial staten	nent to anyone about your business? Include all financial institutions,
	Too. I iii ii tale detaile belew.	B.I. in all	
		Date issued	
	Name	MM/DD/YYYY	_
	Number Street		
	City State Zi	p Code	
Part	t 12: Sign Below		
t	true and correct. I understand that making	g a false statement, concealing prop	ments, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Edna Horton		×
	Signature of Debtor 1		Signature of Debtor 2
	Date 2/3/2017		Date
[Did you attach additional pages to Your St No Yes Did you pay or agree to pay someone who		viduals Filing for Bankruptcy (Official Form 107)? t bankruptcy forms?
Г	▽ No		
ן נ	Yes. Name of person		Attach the Bankruptcy Petition Preparer's Notice,

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B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Edna Horton	Case No.	
_	Debtor		(If known)
		Chapter	Chapter 13
	DISCLOSURE OF COMPENSA	ATION OF ATTORNEY I	FOR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) compensation paid to me within one year before the filing rendered or to be rendered on behalf of the debtor(s) in co	of the petition in bankruptcy, or agreed	to be paid to me, for services
	For legal services, I have agreed to accept		\$4,000.00
	Prior to the filing of this statement I have received		\$350.00
	Balance Due		\$3,650.00
2	2. The source of the compensation paid to me was:		
	Debtor Other (s	specify)	
3	3. The source of the compensation paid to me is:		
	Debtor Other (s	specify)	
4	I. I have not agreed to share the above-disclosed compo	ensation with any other person unless th	ey are
	I have agreed to share the above-disclosed compensation members or associates of my law firm. A copy of the atthe people sharing in the compensation, is attached.		
5	 In return for the above-disclosed fee, I have agreed to render a. Analysis of the debtor's financial situation, and ref bankruptcy; 		
	b. Preparation and filing of any petition, schedules, s	statements of affairs and plan which may	be required;
	c. Representation of the debtor at the meeting of cre	ditors and confirmation hearing, and any	adjourned hearings thereof;
	d. Representation of the debtor in adversary proceed	ings and other contested bankruptcy ma	atters;
6	6. By agreement with the debtor(s), the above-disclosed fee	does not include the following services:	

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B 203 (12/94)

CERTIFICATION				
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.				
2/3/2017	/s/ Sean McNulty			
Date	Signature of Attorney			
	Semrad Law Firm			
	Name of law firm			

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Horton, Edna Debtor(s)	Case No	Case No.		
,		Chapter.	Chapter13		
	VERIFIC	ATION OF CREDITOR MAT	TRIX		
Th knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is tr	rue and correct to the best of their		
Date:	2/3/2017	/s/ Horton, Edna Horton, Edna Signature of Del			

REGIONAL ACCEPTANCE CO 765 ELA R D SUITE 205 LAKE ZURICH, IL, 60004

AARON SALES & LEASE OW 1015 COBB PLACE BLVD NW KENNESAW, GA, 30144

IRS 1 PO Box 7346 Philadelphia, PA, 19101

ComEd 3 Lincokln Cetre c/o Sabrina Copelan Villa Park, IL, 60181

Peoples Gas 200 E. Randolph Chicago, IL, 60601

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602

Xchange Leasing, LLC 795 Folsom Street San Francisco, CA, 94107

Sprint P O Box 629023 El Dorado Hills, CA, 95762

TMobile P.O. Box 742596 Cincinnati, OH, 45274

Holy Cross Hospital Po Box 2154 Bedford Park, IL, 60499

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Debtor 1 Edna First Name	Middle Name	Horton Last Name	Case number (if known)	
	uestions for Reporting Purpose			
16. What kind of debts do you have?	162 Are your debts primaril	ly consumer debts? Co al primarily for a persona by business debts? Busi investment or through	al, family, or household iness debts are debts th the operation of the bus	purpose." nat you incurred to obtain siness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid tha funds will be available for distribution to unsecured creditors?	expenses are paid that No. Yes.			ris excluded and administrative editors?
18. How many creditors do you estimate that you owe?	✓ 1-49☐ 50-99☐ 100-199☐ 200-999	1,000-5,000 5,001-10,00 10,001-25,0	0 [25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		= \$50,000,001	\$10 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
^{20.} How much do you estimate your liabilities to be?		America	leaser leaser	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341 1519, and 3571. ** //s/Edna Horton Signature of Debtor 1 Executed on			
	MM / DI	D/YYYY		MM / DD / YYYY

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Fill in this infor	rmation to identify your c	ase:			
Debtor 1	Edna		Horton		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States I	Bankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)		
(If known)					Check if this is
Official	Form 106De	eC .			amended filing
Declarat	ion About an	— Individual Debto	or's Schadulas		12/1
					267
if two married	people are filing togeth	er, both are equally respons	able for supplying correct	intermation.	
				iking a false statement, concealing p \$250,000, or imprisonment for up to	
	1341, 1519, and 3571.	ion with a pankrupicy case	can result in intes up to a	5250,000, or imprisonment for up to	20 years, or both. To
					·
Part 1: Sign	n Below				
Did you p	ay or agree to pay some	one who is NOT an attorne	y to help you fill out bank	ruptcy forms?	
IJ No					
Yes.	Name of person		Attach Bankruptcy Pe	Petition Preparer's Notice, Declaration, an	d
Lud			Signature (Official Fo	rm 119).	
				•	
	nalty of perjury, I declar are true and correct.	e that I have read the summ	nary and schedules filed w	with this declaration and	
ulat tiley	are true and correct.				
🗶 /s/ Edna	1 4 1 19		*		
Signature o	of Debtor 1	- %	Signature o	of Debtor 2	
Date 2/3/	2017		Date		

MM/DD/YYYY

MM/DD/YYYY

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Debtor 1			Horton	Case number (fknown)
- 1 TV a to to the man without	First Name	Middle Name	Last Name	
	ithin 2 years before yo editors, or other partic		ou give a financial stater	nent to anyone about your business? Include all financial institutions,
Z	No Yes. Fill in the details	s below.		
Research	•		Date issued	
	Name		MM/DD/YYYY	_
	Number Street			
	Number Street			
	City	State Zip Code	·····	
Part 12:	Sign Below			
a ba	nkruptcy case can res	na Horton	or imprisonment for up t	erty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature	of Debtor 1		Signature of Debtor 2
	Date 2/3.	/2017		Date
Did v	vou attach additional r	pages to Your Statement of	f Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
	No			
L	Yes			
Did y	ou pay or agree to pay	y someone who is not an a	torney to help you fill out	bankruptcy forms?
\[\bar{\pi}\]	No			
口	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Horton, Edna	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFICA	ATION OF CREDITOR MAT	RIX
TI knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is tru	e and correct to the best of their
Date:	2/3/2017	/s/ Horton, Edna	gla Hat
		Horton, Edna Signature of Debt	or

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Debt	or 1 Edna First Name	Middle Name	Horton Last Name	Case number (if known)	
16.	Calculate the mediar	n family income that applies to y	ou. Follow these ste	PS:	a del tratado e en en acesa e en en en en en el el entrepresentamente en el entrepresentamente entrepresentamente en el entrepresentamente entrepresentamente en el entrepr
	16a. Fill in the state in	which you live.	Illinois	_	
	16b. Fill in the number	of people in your household.	1	- -	
		family income for your state and si	ze of		\$50,133.00
	household using the link spe	cified in the separate instructions for		nd a list of applicable median income amounts, go online may also be available at the bankruptcy clerk's office.	
17.	How do the lines com	,			
				is form, check box 1, <i>Disposable income is not determined tion of Disposable Income</i> (Official Form 122C-2),	
	U.S.C. § 132		Calculation of Dispo	neck box 2, Disposable income is determined under 11 posable Income (Official Form 122C-2). On line 39 of that	
Part	3: Calculate Your	Commitment Period Under	11 U.S.C. §1325(b)(4)	
18.	Copy your total avera	ge monthly income from line 11	•		\$377.04
19.				is not filing with you, and you contend that calculating the your spouse's income, copy the amount from line 13.	
	19a. If the marital adjus	stment does not apply, fill in 0 on li	ne 19a.		-\$0.00
	19b. Subtract line 19a	a from line 18.			\$377.04
20.	Calculate your curren	it monthly income for the year. F	follow these steps:		
	20a. Copy line 19b.				\$377.04
	Multiply by 12 (the	e number of months in a year).			x 12
	20b. The result is your	current monthly income for the year	ir for this part of the f	orm.	\$4,524.48
	20c. Copy the median	family income for your state and size	ze of household from	line 16c.	\$50,133.00
21.	How do the lines com	pare?			
		an line 20c. Unless otherwise order d is 3 years. Go to Part 4.	ed by the court, on the	ne top of page 1 of this form, check box 3, The	
		nan or equal to line 20c. Unless oth t period is 5 years. Go to Part 4.	erwise ordered by th	e court, on the top of page 1 of this form, check box	
Part •	Sign Below				
	By signing here, I d	leclare under penalty of perjury that	the information on t	his statement and in any attachments is true and correct.	
	🗶 /s/ Edna Ho	400 G() H	a St	•	
	Signature of De			Signature of Debtor 2	
	Date 2/3/201 MM/DD/			Date MM/DD/YYYY	
		, do NOT fill out or file Form 122C- , fill out Form 122C-2 and file it wi		39 of that form, copy your current monthly income from line	:14

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

A Million A CARACTURATE CONTROL OF PONT \$550 YES LINE AND THE CONTROL OF A PARTY LOCATION OF A CARACTURATE AND A CONTROL OF A CARACTURATE AND A CARACTURATE

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 1/30/2017	
Signed:	
/s/ Edna Horton	
eta terc	/s/ Sean McNulty
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.